

IN THE CLAIMS:

1. Cancelled.

2. (Currently amended) A method ~~for~~ of providing a simultaneous ~~or coincident~~ multiple death insurance policy for one person and another person, the method comprising:

identifying the persons as insured parties under the insurance policy, the insurance policy being a stand-alone policy independent in effect from other insurance benefits either or both persons are eligible for;

obtaining information regarding the persons;

entering information regarding the persons into a data processing apparatus and determining in the data processing apparatus the eligibility of each of the persons by comparing information received regarding each of the persons with one or more standards stored in the data processing apparatus;

entering information related to a death benefit amount into the data processing apparatus ~~and determining a~~ , the death benefit amount being based upon a probability of the simultaneous ~~or coincident~~ death of the persons ~~within a benefit qualification time frame~~, the death benefit amount having a fixed value and being ~~determined~~ established independent of other risk exposures of either or both persons and independent of one or more other insurance benefits either or both persons are eligible for;

entering information related to at least one beneficiary of the insurance policy into the data processing apparatus;

entering information related to a benefit qualification time frame into the data processing apparatus, the benefit qualification time frame being a term of the insurance policy and defining a predetermined period of time established in the insurance policy between the death of the one person and the death of the another person; and

generating the insurance policy using the data processing apparatus from the information relating to the eligible persons, the death benefit amount, the at least one beneficiary, and the benefit qualification time frame, the insurance policy creating an obligation of an insurer to pay the death benefit amount only upon the confirmation ~~of the occurrence~~ of at least one of: (i) simultaneous ~~or coincident~~ death of the persons at substantially the same time ~~or~~ and (ii) death of both persons within the predetermined period of time of the benefit qualification time frame; ; and

issuing the generated insurance policy without performing medical underwriting of the persons,

wherein payment of the death benefit amount is made only if at least one of the aforementioned conditions (i) and (ii) is met, the payment of the death benefit amount being independent of the payment of one or more other insurance benefits ~~benefit~~ payments either or both persons are eligible for.

3-9. Cancelled.

10. (Previously presented) The method of claim 2 wherein the at least one beneficiary is financially dependent upon at least one of the persons.

11. (Previously presented) The method of claim 2 wherein obtaining information regarding the persons includes obtaining responses to one or more questions.

12. Cancelled.

13. (Previously presented) The method of claim 2 wherein the insurance policy includes a term to designate a period of time the insurance policy is effective.

14. Cancelled.

15-16. Cancelled.

17. (Currently amended) The method of claim ~~14~~ 2 wherein the benefit amount includes a benefit amount of the full fixed value that the insurer is obligated to pay to the at least one beneficiary upon the confirmation of the death of the another person.

18-25. Cancelled.

26. Cancelled.

27. Cancelled.

28. Cancelled.

29. Cancelled.

30-36. Cancelled.

37-38. Cancelled.

40. (Previously presented) The product of the method of claim 2.

41. Cancelled.

42. (Currently amended) A method ~~for~~ of insuring at least one person and another person, ~~or a defined number of persons,~~ for the risk of simultaneous ~~or coincident~~ multiple death ~~of said one and another person, or of defined number of persons,~~ the method comprising:

a) establishing a benefit amount of an insurance policy, said insurance policy being a stand-alone policy independent in effect from other insurance policies providing benefits for ~~either or both~~ any of said persons, or any of said defined number of persons, said benefit amount being payment having a fixed value and being determined based upon a probability of the simultaneous death of said at least one and another persons or said defined number of persons and independent of other risk exposures of either or both persons and independent of one or more insurance benefits either or both persons are eligible for, said benefit payment being a term of said insurance policy;

b) establishing a benefit qualification time frame, said benefit qualification time frame being a term of said insurance policy and defining a predetermined period of time established in the insurance policy between the death of said at least one person and the death of said another person, or between the death of at least one person of said defined number of persons and the death of another or more persons of said defined number of persons;

c) identifying said persons as insureds under said insurance policy;

d) identifying at least one beneficiary of said insurance policy; ~~and~~

e) generating said insurance policy, said insurance policy providing for the payment of said benefit amount only upon the confirmation ~~of the occurrence of at least one of:~~ (i) simultaneous ~~or coincident~~ death of said at least one and another persons, or said one and another or more persons of said defined number of persons, at substantially the same time ~~or~~ and (ii) deaths of said at least one and another persons, or deaths of said one and another or more persons of said defined number of persons, within said predetermined period of time of said the benefit qualification time frame; ; and

f) issuing said generated insurance policy without performing medical underwriting of said persons,

wherein payment of said benefit amount is made only if at least one of said aforementioned conditions (i) and (ii) is met, the payment of said benefit amount being

independent of the payment of one or more other benefit payments any of said persons is
~~either or both persons, or any of said defined number of persons, are~~ eligible for.

43. (Previously presented) The method of claim 42 further comprising offering said insurance policy as a principal offer to prospective customers.

44. Cancelled.

45-48. Cancelled.

49. (Currently amended) A method ~~for~~ of insuring members of a group having at least a one group member and another group member for the risk of simultaneous ~~or coincident~~ multiple death ~~of said members, of a defined number of said members of said group,~~ the method comprising:

a) establishing a benefit ~~payment~~ amount of an insurance policy, said insurance policy being a stand-alone policy independent in effect from other insurance policies providing benefits for any of said group members, said benefit ~~payment~~ amount having a fixed value and being ~~determined~~ based upon a probability of the simultaneous death of said group members and independent of other risk exposures of any of said group members and independent of one or more other insurance benefits any of said group members is eligible for, said benefit ~~payment~~ being a term of said insurance policy;

b) establishing a benefit qualification time frame, said benefit qualification time frame being a term of said insurance policy and defining a predetermined period of time established in the insurance policy between the death of said at least one group member and the death of said another or more group members;

c) identifying said group members as insureds under said insurance policy;

d) identifying at least one beneficiary of said insurance policy; ~~and,~~

e) said insurance policy providing for payment of said benefit ~~payment~~ amount only upon the confirmation ~~of the occurrence~~ of at least one of: (i) simultaneous or coincident death of said at least one and another group members, or said defined number of group members, at substantially the same time or and (ii) deaths of said at least one group member and another or more group members within the predetermined period of time of the benefit qualification time frame; ; and

f) issuing said generated insurance policy without performing medical underwriting of said group members,

wherein payment of said benefit amount is made only if at least one of said aforementioned conditions (i) and (ii) is met, the payment of said benefit amount being independent of the payment of one or more other benefit payments any of said group members is eligible for.

50-78. Cancelled.

79-80. Cancelled.

81. (New) A method of insuring at least one person and another person or a defined number of persons for the risk of simultaneous multiple death, the method comprising:

establishing a benefit amount of an insurance policy or a policy rider, said benefit amount being based upon a probability of the simultaneous death of said at least one and another persons, or at least two or more persons of said defined number of persons, said benefit amount being a term of said insurance policy or policy rider;

establishing a benefit qualification time frame, said benefit qualification time frame being a term of said insurance policy or said policy rider and defining a predetermined period of time between the death of said at least one person and the death of said another person, or between the death of one person of said defined number of persons and the death of another or more persons of said defined number of persons;

identifying said persons as insureds under said insurance policy or policy rider;
identifying at least one beneficiary of said insurance policy or policy rider; and
generating said insurance policy or policy rider from at least the information relating to said benefit amount, said benefit qualification time frame and said beneficiary, said insurance policy or said policy rider providing for the payment of said benefit amount only upon the confirmation of at least one of: (i) simultaneous death of said at least one and another persons, or said one and another or more persons of said defined number of persons, at substantially the same time and (ii) deaths of said at least one and another persons, or deaths of said one and another or more persons of said defined number of persons, within the predetermined period of time of the benefit qualification time frame,

wherein payment of said benefit amount is made only if at least one of said aforementioned conditions (i) and (ii) is met, the payment of said benefit amount being independent of the payment of one or more other benefit amounts any of said persons is eligible for.

82. (New) The method of claim 81, further comprising issuing said generated insurance policy or said policy rider without performing medical underwriting of any of said persons.

83. (New) The method of claim 81, wherein said insurance policy is a stand alone policy independent in effect from other insurance policies of any of said persons.

84. (New) The method of claim 83, wherein said insurance policy is a stand alone policy independent in effect from other insurance benefits any of said persons is eligible for.

85. (New) The method of claim 84, further comprising issuing said generated insurance policy without performing medical underwriting of any of said persons.

86. (New) The method of claim 81, wherein said policy rider is independent in effect from other insurance policies of any of said persons.

87. (New) The method of claim 86, wherein said policy rider is independent in effect from other insurance benefits any of said persons is eligible for.

88. (New) The method of claim 87, further comprising issuing said generated policy rider without performing medical underwriting of any of said persons.